

### **AMENDMENTS TO THE DRAWINGS**

The attached sheet(s) of drawings includes changes to Figure 5.

Attachment:      Replacement sheet

## **REMARKS**

This application has been carefully reviewed in light of the Official Action mailed February 25, 2008, rejecting claim 1. Claim 1 has been canceled above without prejudice or disclaimer. Claims 2-33 are now added as set forth above, and are now pending in this application. Applicant respectfully submits that no new matter has been added by virtue of these new claims. Applicant respectfully requests reconsideration of the above application and favorable action on all new claims in view of the following remarks.

### **Claim Rejection Under 35 U.S.C. § 101**

Claim 1 stands rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. In response, claim 1 has been canceled above, thus rendering the rejection theory moot.

### **Claim Rejection Under 35 U.S.C. § 102**

Claim 1 stands rejected under 35 U.S.C. § 102(b) as being anticipated by WO 02/25470 to Surbey et al. ("Surbey"). Claim 1 has been canceled above without prejudice or disclaimer and has been replaced by new claims 2-33 which define the novelty of the present invention with a higher degree of specificity.

New independent claims 2 and 18 relate to a method and system for facilitating communication among at least one participant in an insurance-underwriting process. Applicant respectfully submits that Surbey fails to disclose at least one of the distinguishing features of independent claims 2 and 18. Claims 2 and 18 each require, *inter alia*, providing a web-based system for storing and organizing a plurality of data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant in via the Internet, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications

comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views.

Surbey discloses a process of creating a folder structure for a web-enabled insurance process. Exemplary features include creating a plurality of standardized folders for each user and organizing the standardized folders in a hierarchical manner. *See* Surbey, page 7, line 19 through page 8, line 11; page 13, lines 1-6. For example, the disclosure of Surbey illustrates that the folder structure contains folders titled "Clients", "Ask and Expert", "General Interaction", "Knowledge", "My faxes", and "Personal Workspace." *See* Surbey, page 17, lines 10-22. The disclosure goes into further detail on how each of the folders is organized and sub-divided into sub-folders. *See* Surbey, page 17, lines 23-31.

In contrast, claims 2 and 18 each require that the web-based system have a multi-level modular architecture comprising a plurality of applications, each application comprising a plurality of modules, each module, comprising a plurality of tools, and each tool comprising a plurality of views. Applicant respectfully asserts that Surbey is totally silent regarding this claim limitation. For at least this reason, new claims 2 and 18 are novel over Surbey.

Furthermore, claims 2 and 18 each require, *inter alia*, wherein the at least one participant comprises at least one user, and the at least one user is associated with at least one role, the at least one role operative to determine the plurality of modules available to the at least one user, and the data available to the at least one user. Applicant respectfully submits that Surbey fails to disclose this distinguishing feature of claims 2 and 18. Surbey merely discloses that a collaborator may have access rights to documents as part of a document management service. *See* Surbey, page 18, lines 21-23; page 21, lines 14-31. Surbey discloses that these access rights include rights to "read only", "edit", or "delete" documents. *See* Surbey, page 8, lines 27-28. In contrast, claims 2 and 18 require that the role of the user dictate the *modules* and *data* available to the user, not merely determine an ability of the user to edit or delete documents. For this additional reason, new claims 2 and 18 are novel over Surbey.

Claims 3-17 and 19-33 depend from, and further restrict, independent claims 2 and 18 in a patentable sense. Therefore, for at least those reasons set forth with regard to independent claims 2 and 18, dependent claims 3-17 and 19-33 are also novel over Surbey and are in condition for allowance.

In view of the above amendment, Applicant respectfully submits that the present application is in condition for allowance. A notice to that effect is respectfully requested.

Dated: May 27, 2008

Respectfully submitted,

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Attachments